



MONTANA HEALTH NETWORK, INC.
11 SOUTH 7TH STREET, SUITE 241
MILES CITY, MONTANA 59301
(406) 234-1420
FAX: (406) 234-1423

November 1, 2005

Dan L. Oakland
Fringe Benefit Resources
PO Box 2545
Great Falls, MT 59403

Dear Dan:

The Montana Health Network (MHN), a consortium of healthcare providers located primarily in Eastern and Central Montana, has experienced a good working relationship with Fringe Benefit Resources (FBR). While offering a broad range of products which positively impact our employees, they make every effort to provide a high level of service and ethical evaluation of employee needs.

The MHN and FBR partnership is compatible in that FBR strives to balance their working relationship with the MHN's goals and products. MHN will continue our endorsement of FBR to our Network members and expect to experience a long-term successful relationship.

Sincerely,

A handwritten signature in purple ink that reads "Janet Bastian".

Janet Bastian, CEO